

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
TERRE HAUTE DIVISION**

IN RE:

BRIAN TODD POINTER)	
ELIZABETH LOUISE POINTER)	CASE NO. 14-80287-JJG-13
Debtors,)	

**MOTION TO MODIFY CHAPTER 13 PLAN
AND NOTICE OF OBJECTION DEADLINE**

The Debtors, Brian Todd Pointer and Elizabeth Louise Pointer, by counsel, James R. Wiesneth Jr., hereby move the Court, pursuant to 11 U.S.C. §1329, to modify the plan that was confirmed on November 6, 2014 as follows:

1. That on March 31, 2014, the Debtors filed a Voluntary Petition for Chapter 13 Bankruptcy in this Court along with a 60 month Plan;
2. That the Debtors' current Chapter 13 Plan requires for a Plan payment of \$1,500.00 per month for sixty (60) months;
3. That on November 6, 2014 this Court confirmed Debtors' Chapter 13 Plan;
4. That there has been a change in income for the Debtors. Brian Todd Pointer has had a change of employment and his income has decreased;
5. Therefore, the Debtors pray for a modified plan that reflects \$21,900.00 for the first nineteen (19) months, and then \$1,500.00 per month (beginning October 2015) for seventeen (17) months, then \$1,775.00 per month (beginning February 2017) for the remaining twenty-four (24) months of this sixty (60) month Chapter 13 Plan for a base amount of \$90,000.00;
6. All other terms and conditions remain in full force and effect.

NOTICE IS GIVEN that any objection must be filed with the Bankruptcy Clerk within **21 days** from the date of service [or such other time period as may be permitted by Fed.R.Bankr.P. 9006(f)]. Those note required or not permitted to file electronically must deliver any objection by U.S. mail, courier, overnight/express mail, or in person at:

U.S. Bankruptcy Court
352 Federal Building
101 NW Martin L. King, Jr. Blvd.
Evansville, IN 47708

The objecting party must ensure delivery of the objection to the party filing the motion, (the trustee – if not the movant or the objector)(and the debtor – if not the movant or the objector). **If an objection is NOT timely filed, the requested relief may be granted.**

WHEREFORE, the Debtors Brian Todd Pointer and Elizabeth Louise Pointer, by counsel, James R. Wiesneth Jr., respectfully prays the Court to enter an Order Modifying Chapter 13 Plan for the reasons stated herein and for all other just and proper in the premises.

Respectfully submitted,

/s/ James R. Wiesneth Jr.
James R. Wiesneth Jr.
Attorney for Debtors
P.O. Box 3148
Terre Haute, IN 47803
(812) 234-4300
(812) 234-4303 (fax)
e-mail: jrw@wiesnethlaw.com

CERTIFICATE OF SERVICE

I hereby certify that on September 2, 2015, a copy of the foregoing Motion to Modify Chapter 13 Plan was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System. Parties may access this filing through the Court's system.

Donald L. Decker, Chapter 13 Trustee
ecfmail@decker13trustee.com

Office of U.S. Trustee
Ustpreion10.in.ecf@usdoj.gov

I further certify that on or about September 2, 2015, a copy of the foregoing Motion to Modify Chapter 13 Plan was mailed by first-class U.S. Mail, postage prepaid, and properly addressed to those on the attached matrix:

Label Matrix for local noticing
0756-2
Case 14-80287-JJG-13
Southern District of Indiana
Terre Haute
Wed Sep 2 02:09:18 EDT 2015

Advanced Recovery Services
PO Box 2428 - ARS
Indianapolis, IN 46206-2428

American InfoSource LP as agent for
Midland Funding LLC
PO Box 268941
Oklahoma City, OK 73126-8941

Bowman, Heintz, Boscia & Vician
8605 Broadway
Merrillville, IN 46410-5598

C Michael Knepper, DDS
3965 South Regional Street
Terre Haute, IN 47802-5504

CREDIT FIRST N A
PO BOX 818011
CLEVELAND OHIO 44181-8011

Capital One
c/o Bowman, Heintz, Boscia & Vician PC
8605 Broadway
Merrillville, IN 46410-7033

Chase
Po Box 71
Phoenix, AZ 85001-0071

CitiMortgage
1000 Technology Dr.
O Fallon, MO 63368-2240

Citimortgage Inc
Po Box 9438
Gaithersburg, MD 20898-9438

ACB American, Inc.
4351 Winston Ave
PO Box 2548
Cincinnati, OH 45201-2500

Alliance One
4850 Street Rd
Suite 300
Feasterville Trevose, PA 19053-6643

Atty Jennifer R. Fitzwater
111 Monument Circle, #3400
PO Box 44942
Indianapolis, IN 46244-0942

Bureaus Investment Group Portfolio NO 15
1717 Central St.
Evanston, IL 60201-1507

(c)CAC FINANCIAL CORP
2601 NW EXPRESSWAY STE 1000E
OKLAHOMA CITY OK 73112-7236

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One, N.a.
Capital One Bank (USA) N.A.
Po Box 30285
Salt Lake City, UT 84130-0285

Citi-bp Oil
Po Box 6497
Sioux Falls, SD 57117-6497

Citifinancial
8721 US 31 S.
Indianapolis, IN 46227-6252

Columbia-CCS, INC
PO Box 10303
Terre Haute, IN 47801-0303

Advanced Recovery
P.O. Box 3689
Terre Haute, IN 47803-0689

Alliance One
PO Box 3104
Southeastern, PA 19398-3104

BP
PO Box 15298
Wilmington, DE 19850-5298

Bureaus Investment Group Portfolio No 15 LLC
c/o Recovery Management Systems Corp
25 SE 2nd Avenue Suite 1120
Miami FL 33131-1605

CCS, Inc.
3135 Wabash Ave
Terre Haute, IN 47803-1517

Capital One
PO Box 6492
Carol Stream, IL 60197-6492

Chase
P.O. Box 94014
Palatine, IL 60094-4014

CitiFinancial
3950 Regent Blvd, S2A-283
Irving, TX 75063-2244

Citifinancial
PO Box 70919
Charlotte, NC 28272-0919

Comenity Bank
PO Box 659704
San Antonio, TX 78265-9704

Comenity Bank/Buckle
Attn: Bankruptcy
P.O. Box 182686
Columbus, OH 43218-2686

Credit First
PO Box 81344
Cleveland, OH 44188-0001

Credit One
PO Box 60500
City Of Industry, CA 91716-0500

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193-8873

Credit One Bank
PO Box 60500
City of Industry, CA 91716-0500

David M Giltner DDS
300 College Avenue
Terre Haute, IN 47802-1031

Dr. Kathleen D. Coutinho, MD
1429 North 6th Street, Suite 2
Terre Haute, IN 47807

Dr. Kenneth J. Crane
1606 North 7th Street
Terre Haute, IN 47804-2706

EQUIFAX
ATTN: PUBLIC RECORDS DEPT.
PO BOX 740241
ATLANTA, GA 30374-0241

EXPERIAN
ATTN: PUBLIC RECORDS DEPT.
PO BOX 9701
ALLEN, TX 75013-9701

Federal National Mortgage Association
PO Box 2008
Grand Rapids, MI 49501-2008

Federal National Mortgage Association
c/o Seterus
PO box 2206
Grand Rapids, MI 49501-2206

Firestone
PO Box 81344
Cleveland, OH 44188-0001

First Premier Bank
3820 N. Louise Ave.
Sioux Falls, SD 57107-0145

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4868

First Premier Bank
PO Box 5519
Sioux Falls, SD 57117-5519

First Usa/Chase
Chase Card Services/Attn: Bankruptcy Dep
Po Box 15298
Wilmington, DE 19850-5298

Frontier
2901 N. Central Ave Ste 1660
Phoenix, AZ 85012-2700

Furniture Row
PO Box 15521
Wilmington, DE 19850-5521

Furniture Row
PO Box 703
Wood Dale, IL 60191-0703

GEGRB/JC Penny
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

GEMB/Walmart
PO BOX 103104
Roswell, GA 30076-9104

GMAC Mortgage
PO 622
Attn: Bankruptcy Dept
Waterloo, IA 50704-0622

GMAC Mortgage, LLC
c/o Atty Jerlyn S. Southwick
251 N. Illinois St, Suite 1700
Indianapolis, IN 46204-1944

Gemb/Walmart
Po Box 981084
El Paso, TX 79998-1084

Gemb/walmart
Po Box 981400
El Paso, TX 79998-1400

HEIGHTS FINANCE CORP.
P.O. BOX 225
ANDERSON IN 46015-0225

HSBC Beneficial
PO Box 4153
Carol Stream, IL 60197-4153

HSBC/Furniture Row
PO BOX 15521
Wilmington, DE 19850-5521

Heights Finance
2117 Wabash Avenue
Terre Haute, IN 47807-3303

Heights Finance Corp
1207 Missouri Avenue
West Plains, MO 65775-2105

Heights Finance Corp
7707 N. Knoxville Ave #201
Peoria, IL 61614-2014

Heights Finance Corporation
PO Box 3656
Terre Haute, IN 47803-0656

Hilco Receivables/Equable Ascent Financi
Attn: Bankruptcy
1120 Lake Cook Road Suite B
Buffalo Grove, IL 60089-1970

Hilco Recievables
5 Revere P. Ste 510
Northbrook, IL 60062

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197-5253

Hsbc Frnrw
Hsbc Card Services
Po Box 5264
Carol Stream, IL 60197-5264

Hsbc/elder
90 Christiana Rd
New Castle, DE 19720-3118

Huntington National Bank
7 Easton Oval, EA4W122
Columbus, OH 43219-6060

Huntington National Bank
Attn: Bankruptcy Dept
2361 Morse Road
Columbus, OH 43229-5891

Huntington National Bank
PO Box 5065, NE01
Cleveland, OH 44101-0065

Huntington Natl Bk
Po Box 89424
Cleveland, OH 44101-6424

Illiana Internal Medicine
1332 North 7th Street
Terre Haute, IN 47807-1004

Indiana Department of Revenue
100 North Senate Avenue
Room N 203 Bankruptcy
Indianapolis, IN 46204

Indiana Department of Revenue, Bankruptcy Se
100 N Senate Ave., RM N240
Indianapolis, IN 46204-2231

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

JP Morgan Chase Bank NA
c/o CT Corporation Systems
251 E. Ohio St., Suite 1100
Indianapolis, IN 46204-2147

James A. West, PC
6380 Rogerdale Rd. Suite 130
Houston, TX 77072-1624

LVNV Funding, LLC
P.O. Box 10497
Greenville, SC 29603-0497

LVNV Funding, LLC its successors and assigns
assignee of FNEM, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Leading Edge
5440 N. Cumberland Avenue, Ste 300
Chicago, IL 60656-1486

Leading Edge Recovery Solutions
PO Box 129
Linden, MI 48451-0129

Lvnv Funding Llc
Po Box 740281
Houston, TX 77274-0281

MCM
PO Box 60578
Los Angeles, CA 90060-0578

Medlab Inc.
P.O. Box 9359
Terre Haute, IN 47808-9359

Midland Credit Management
8875 Aero Dr Suite 200
San Diego, CA 92123-2255

Midland Credit Mgmt
Dept 12421
PO Box 603
Oaks, PA 19456-0603

Midland Funding LLC
Dept. 12421 PO Box 603
Oaks, PA 19456-0603

NARS
PO Box 701
Chesterfield, MO 63006-0701

Plains Commerce Bank
Po Box 1059
Aberdeen, SD 57402-1059

Portfolio Investments
3115 East Lion Lane
Suite 300
Salt Lake City, UT 84121-3527

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard/Charter
PO Box 2208
Vacaville, CA 95696-8208

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Regional Family Medical
2250 E. Wabash Ave
Terre Haute, IN 47807-3317

Seterus, Inc. as authorized subservicer for
c/o Seterus, Inc.
PO Box 2206
Grand Rapids, MI 49501-2206

Simm Associates
800 Pencader Dr.
Newark, DE 19702-3354

Simm Associates
PO BOX 7526
Newark, DE 19714-7526

Terre Haute Med Lab Inc
PO Box 2005
Indianapolis, IN 46206-2005

Terre Haute Med Lab Inc.
PO Box 9359
Terre Haute, IN 47808-9359

Terre Haute Medical Lab, Inc
1606 N. 7th St.
Terre Haute, IN 47804-2706

The Bureaus
1717 Central St.
Evanston, IL 60201-1507

The Bureaus Inc.
Attention: Bankruptcy Dept.
1717 Central St.
Evanston, IL 60201-1507

Trans Union Corporation
ATTN: Public Records Department
PO BOX 2000
Chester, PA 19016-2000

U.S. Attorney's Office
10 W Market St Ste 2100
Indianapolis IN 46204-1986

U.S. Trustee
Office of U.S. Trustee
101 W. Ohio St.. Ste. 1000
Indianapolis, IN 46204-1982

UAP Clinic LLC
221 S 6th Street
Terre Haute, IN 47807-4214

UAP Clinic LLC
75 Remittance Dr., Suite 6532
Chicago, IL 60675-6532

US Dept of Education
Claims Filing Unit
PO Box 8973
Madison, WI 53708-8973

Union Hospital
PO Box 2505
Indianapolis, IN 46206-2505

Union Hospital Medical Group - RAD
1606 N. 7th Street
Terre Haute, IN 47804-2706

Us Dept Of Ed/glelsi
Po Box 7860
Madison, WI 53707-7860

Vigo County Treasurer
191 Oak Street
Terre Haute, IN 47807-2980

Wiesneth Law Offices, PC
PO Box 3148
Terre Haute, IN 47803-0148

Zwicker and Associates
80 Minuteman Road
Andover, MA 01810-1008

gemb/Walmart
PO Box 530927
Atlanta, GA 30353-0927

hsbc
PO Box 60146
City of Industry, CA 91716-0146

hsbc/Elder Beerman
Dept 7680
Carol Stream, IL 60116-0001

hsbc/Elder Beerman
PO Box 5253
Carol Stream, IL 60197-5253

Brian Todd Pointer
 663 Durkee's Ferry Rd
 West Terre Haute, IN 47885-9378

Donald L Decker
 Office of Donald L. Decker
 PO Box 9237
 Terre Haute, IN 47808-9237

Elizabeth Louise Pointer
 663 Durkee's Ferry Rd
 West Terre Haute, IN 47885-9378

James Raymond Wiesneth Jr.
 James R. Wiesneth Jr.
 2901 Ohio Boulevard, Suite 220
 P.O. BOX 3148
 Terre Haute, IN 47803-0148

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
 by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery
 120 Corporate Blvd
 Norfolk, VA 23502

(d)Portfolio Recovery Associates, LLC
 POB 12914
 Norfolk VA 23541

Addresses marked (c) above for the following entity/entities were corrected
 as required by the USPS Locatable Address Conversion System (LACS).

CAC Financial Corp
 2601 NW Expressway, Suite 1000 East
 Oklahoma City, OK 73112

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Seterus, Inc. as authorized subservicer fo

(d)Credit One Bank
 Po Box 98873
 Las Vegas, NV 89193-8873

End of Label Matrix	
Mailable recipients	123
Bypassed recipients	2
Total	125

/s/ James R. Wiesneth, Jr.

James R. Wiesneth, Jr.

Attorney for the Debtors